

Information to identify the case:

Debtor 1	<u>Claudia V. Cordova Hedges</u>		Social Security number or ITIN <u>xxx-xx-5982</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <u>-----</u>
	First Name	Middle Name	Social Security number or ITIN <u>-----</u>
	EIN <u>-----</u>		
United States Bankruptcy Court Eastern District of Virginia			
Case number: 17-11575-BFK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Claudia V. Cordova Hedges
aka Claudia V Cordova

August 14, 2017

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Claudia V. Cordova Hedges
 Debtor

Case No. 17-11575-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: huntingto
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: Aug 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2017.

db	+Claudia V. Cordova Hedges, 42617 Capitol View Terrace, Ashburn, VA 20148-4473
13887101	+Citibank/Best Buy, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
13887102	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
13887103	+Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svrs, Po Box 790040, St Louis, MO 63179-0040
13887106	+INOVA, 8110 Gatehouse Road, Falls Church, VA 22042-1217
13887107	LabCorp, PO Box 2240, Castleton, VA 22716-2240
13887108	+PNC Bank Credit Card, Po Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101-0570
13887109	+Shariar Salartash, 8933 Igoe St, Lorton, VA 22079-3116
13887110	+Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13887098	+EDI: BANKAMER.COM Aug 15 2017 01:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13887099	+E-mail/Text: banko@berkscredit.com Aug 15 2017 01:50:16 Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
13887100	+EDI: CHASE.COM Aug 15 2017 01:43:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
13887104	+EDI: DISCOVER.COM Aug 15 2017 01:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
13887105	+EDI: HY11.COM Aug 15 2017 01:43:00 Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,
 VA19@ecfcbis.com;jgold@ecf.epiqsystems.com;hjg@trustesolutions.net;robert.ours@nelsonmullins.com;
 lori.stewart@nelsonmullins.com
 Jeremy Calvin Huang on behalf of Debtor Claudia V. Cordova Hedges jhuang@lawfirmvirginia.com
 TOTAL: 2